

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOISIn re: PETROVICH, TAMMY
PETROVICH, ART

§ Case No. 15-17432

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§

Debtor(s)

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on 05/18/2015. The undersigned trustee was appointed on 05/18/2015.

2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554 except that the trustee reserves, pursuant to 11 U.S.C. section 554(c), the estate's interest in the following: None. The filing of the Trustee's Final Report shall not be deemed an abandonment of the estate's interest in this asset. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 5,000.00

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>0.00</u>
Bank service fees	<u>40.00</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>0.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of ¹	\$ <u>4,960.00</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 10/13/2015 and the deadline for filing governmental claims was 11/16/2015. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$1,250.00. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$1,250.00, for a total compensation of \$1,250.00². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$0.00 for total expenses of \$0.00².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 11/18/2015

By: /s/ Richard M. Fogel

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. §1320.4(a)(2) applies.

²If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Exhibit A

Form 1

Individual Estate Property Record and Report

Asset Cases

Page: 3

Case No.: 15-17432

Case Name: PETROVICH, TAMMY
PETROVICH, ART

For Period Ending: 11/18/2015

Trustee Name: (330720) Richard M. Fogel

Date Filed (f) or Converted (c): 05/18/2015 (f)

§ 341(a) Meeting Date: 06/16/2015

Claims Bar Date: 10/13/2015

1 Asset Description (Scheduled And Unscheduled (u) Property)		2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Formally Abandoned OA=§554(a) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #						
1*	Residence: 7000 Golfview Drive, Countryside, 605 (See Footnote)	279,355.00	0.00		0.00	FA
2*	Timeshare: Disney CVC (See Footnote)	7,000.00	0.00		0.00	FA
3*	Checking Account: State Bank of Countryside (See Footnote)	500.00	0.00		0.00	FA
4	Savings; State Bank of Countryside Per o/c 7-30-15	315.00	315.00		315.00	FA
5	Furniture: Household Goods Per o/c 7-30-15	100.00	685.00		685.00	FA
6*	Clothes: (See Footnote)	50.00	0.00		0.00	FA
7*	Retirement: 401K from Satellite- Fidelity Inv. (See Footnote)	865.00	0.00		0.00	FA
8	Retirement: McDonald's 401K	150,000.00	0.00		0.00	FA
9	2007 Volvo C70, 63, 000 miles Per o/c 7-30-15	9,500.00	3,000.00		3,000.00	FA
10*	2009 Chevrolet Surbaban, 77,000 miles (See Footnote)	21,000.00	0.00		0.00	FA

Exhibit A

Form 1

Individual Estate Property Record and Report

Asset Cases

Page: 4

Case No.: 15-17432

Case Name: PETROVICH, TAMMY
PETROVICH, ART

For Period Ending: 11/18/2015

Trustee Name: (330720) Richard M. Fogel

Date Filed (f) or Converted (c): 05/18/2015 (f)

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Claims Bar Date: 10/13/2015

1 Asset Description (Scheduled And Unscheduled (u) Property)		2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Formally Abandoned OA=§554(a) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #						
11	2001 Chevrolet Silverado 1500, 65,000 miles Per o/c 7-30-15	2,500.00	500.00		500.00	FA
12	1979 Chevrolet Camero Z28 (inoperable) Per o/c 7-30-15	1,000.00	500.00		500.00	FA
	Assets Totals (Excluding unknown values)	\$472,185.00	\$5,000.00		\$5,000.00	\$0.00

RE PROP# 1 Inconsequential value
 RE PROP# 2 Inconsequential value
 RE PROP# 3 Exempt personal property
 RE PROP# 6 Exempt personal property
 RE PROP# 7 Exempt personal property
 RE PROP# 10 Exempt personal property

Exhibit A

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Form 1
Individual Estate Property Record and Report
Asset Cases

Case No.: 15-17432

Case Name: PETROVICH, TAMMY
PETROVICH, ART

For Period Ending: 11/18/2015

Trustee Name: (330720) Richard M. Fogel

Date Filed (f) or Converted (c): 05/18/2015 (f)

§ 341(a) Meeting Date: 06/16/2015

Claims Bar Date: 10/13/2015

Major Activities Affecting Case Closing:

Initial Projected Date Of Final Report (TFR): 03/31/2016

Current Projected Date Of Final Report (TFR): 03/31/2016

Exhibit B

Form 2

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Cash Receipts And Disbursements Record

Case No.: 15-17432
Case Name: PETROVICH, TAMMY
 PETROVICH, ART
Taxpayer ID #: **_***8216
For Period Ending: 11/18/2015

Trustee Name: Richard M. Fogel (330720)
Bank Name: Rabobank, N.A.
Account #: *****1866 Checking Account
Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Transaction Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
07/16/2015		TAMMY PETROVICH AND ART PETROVICH	Proceeds of sale- non-exempt personal property (pending entry of sale order)		5,000.00		5,000.00
	{4}		\$315.00	1129-000			5,000.00
	{5}		\$685.00	1129-000			5,000.00
	{9}		\$3,000.00	1129-000			5,000.00
	{11}		\$500.00	1129-000			5,000.00
	{12}		\$500.00	1129-000			5,000.00
07/31/2015		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		10.00	4,990.00
08/31/2015		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		10.00	4,980.00

{ } Asset Reference(s) UST Form 101-7-TFR (5/1/2011)

! - transaction has not been cleared

Exhibit B

Form 2

Page: 7

Cash Receipts And Disbursements Record

Case No.: 15-17432
Case Name: PETROVICH, TAMMY
 PETROVICH, ART
Taxpayer ID #: **_***8216
For Period Ending: 11/18/2015

Trustee Name: Richard M. Fogel (330720)
Bank Name: Rabobank, N.A.
Account #: *****1866 Checking Account
Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Transaction Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
09/30/2015		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		10.00	4,970.00
10/30/2015		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		10.00	4,960.00
COLUMN TOTALS					5,000.00	40.00	\$4,960.00
Less: Bank Transfers/CDs					0.00	0.00	
Subtotal					5,000.00	40.00	
Less: Payments to Debtors						0.00	
NET Receipts / Disbursements					\$5,000.00	\$40.00	

{ } Asset Reference(s)

UST Form 101-7-TFR (5/1/2011)

! - transaction has not been cleared

Exhibit B

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Form 2

Cash Receipts And Disbursements Record

Case No.: 15-17432
Case Name: PETROVICH, TAMMY
PETROVICH, ART
Taxpayer ID #: **_***8216
For Period Ending: 11/18/2015

Trustee Name: Richard M. Fogel (330720)
Bank Name: Rabobank, N.A.
Account #: *****1866 Checking Account
Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable): N/A

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCES
*****1866 Checking Account	\$5,000.00	\$40.00	\$4,960.00
	\$5,000.00	\$40.00	\$4,960.00

Exhibit C**Exhibit C****Case: 15-17432****TAMMY PETROVICH AND ART PETROVICH**

Claims Bar Date: 10/13/15

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
FEE	Richard M. Fogel 321 N. Clark St. #800 Chicago, IL 60654 <2100-000 Trustee Compensation> , 200	Administrative 10/19/15		\$1,250.00 \$1,250.00	\$0.00	\$1,250.00
1	Discover Bank Discover Products Inc, <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 07/15/15		\$21,107.40 \$21,107.40	\$0.00	\$21,107.40
2	Midland Credit Management, Inc. as agent for MIDLAND FUNDING LLC, <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 07/15/15		\$11,006.72 \$11,006.72	\$0.00	\$11,006.72
3	American InfoSource LP as agent for TD Bank, USA, <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 07/23/15		\$730.82 \$730.82	\$0.00	\$730.82
4	Capital One, N.A. c o Becket and Lee LLP, <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 07/30/15		\$835.24 \$835.24	\$0.00	\$835.24
5	Fifth Third Bank, <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 07/30/15		\$26,222.45 \$26,222.45	\$0.00	\$26,222.45
6	Navient Solutions, Inc. Department of Education Loan Services, <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 08/11/15		\$125,227.31 \$125,227.31	\$0.00	\$125,227.31
7	Illinois Student Assistance Commission C/o Firstmark Services, <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 08/24/15		\$10,778.94 \$10,778.94	\$0.00	\$10,778.94

Exhibit C

Exhibit C

Case: 15-17432

TAMMY PETROVICH AND ART PETROVICH

Claims Bar Date: 10/13/15

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
8	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services, <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 08/26/15		\$1,256.25 \$1,256.25	\$0.00	\$1,256.25
9	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services, <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 08/26/15		\$1,695.08 \$1,695.08	\$0.00	\$1,695.08
10	Capital Recovery V, LLC c/o Recovery Management Systems Corporat, <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 09/03/15		\$1,122.63 \$1,122.63	\$0.00	\$1,122.63
11	Capital Recovery V, LLC c/o Recovery Management Systems Corporat, <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 09/03/15		\$1,327.49 \$1,327.49	\$0.00	\$1,327.49
12	Capital Recovery V, LLC c/o Recovery Management Systems Corporat, <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 09/03/15		\$514.82 \$514.82	\$0.00	\$514.82
13	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services, <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 10/12/15		\$13,333.48 \$13,333.48	\$0.00	\$13,333.48
14	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services, <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 10/12/15		\$7,572.26 \$7,572.26	\$0.00	\$7,572.26
Case Total:					\$0.00	\$223,980.89

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 15-17432

Case Name: TAMMY PETROVICH AND ART

Trustee Name: Richard M. Fogel

Balance on hand: \$ 4,960.00

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00
Remaining balance: \$ 4,960.00

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - Richard M. Fogel	1,250.00	0.00	1,250.00

Total to be paid for chapter 7 administrative expenses: \$ 1,250.00
Remaining balance: \$ 3,710.00

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00
Remaining balance: \$ 3,710.00

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00
 Remaining balance: \$ 3,710.00

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$222,730.89 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 1.7 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Discover Bank Discover Products Inc	21,107.40	0.00	351.59
2	Midland Credit Management, Inc. as agent for MIDLAND FUNDING LLC	11,006.72	0.00	183.34
3	American InfoSource LP as agent for TD Bank, USA	730.82	0.00	12.17
4	Capital One, N.A. c o Becket and Lee LLP	835.24	0.00	13.91
5	Fifth Third Bank	26,222.45	0.00	436.78
6	Navient Solutions, Inc. Department of Education Loan Services	125,227.31	0.00	2,085.90
7	Illinois Student Assistance Commission C/o Firstmark Services	10,778.94	0.00	179.54
8	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services	1,256.25	0.00	20.93
9	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services	1,695.08	0.00	28.23
10	Capital Recovery V, LLC c/o Recovery Management Systems Corporat	1,122.63	0.00	18.70
11	Capital Recovery V, LLC c/o Recovery Management Systems Corporat	1,327.49	0.00	22.11
12	Capital Recovery V, LLC c/o Recovery Management Systems Corporat	514.82	0.00	8.58
13	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services	13,333.48	0.00	222.09
14	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services	7,572.26	0.00	126.13

Total to be paid for timely general unsecured claims: \$ 3,710.00
 Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardily filed general unsecured claims: \$ 0.00
 Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00
 Remaining balance: \$ 0.00